

Information to identify the case:

Debtor 1	<u>Kyle E. Hesson</u>	Social Security number or ITIN	xxx-xx-9423
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tamiko P. Hesson</u>	Social Security number or ITIN	xxx-xx-3572
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-10654-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kyle E. Hesson

Tamiko P. Hesson
fka Tamiko Perry

8/13/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Kyle E. Hesson
 Tamiko P. Hesson
 Debtors

Case No. 16-10654-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db/jdb #+Kyle E. Hesson, Tamiko P. Hesson, 14 New York Avenue, Burlington, NJ 08016-1124
 515945760 +Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179
 516164242 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 515945762 Emerg Phy Assoc. of S. Jersey P.C., P.O. Box 1109, Minneapolis, MN 55440-1109
 515945764 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 516003189 Lourdes Medical Center, PO Box 820869, Philadelphia, PA 19182-0869
 515945765 Lourdes Medical Center of Burlington Cty, Patient Financial Services, P.O. Box 822112,
 Philadelphia, PA 19182-2112
 515945768 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
 516050895 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 515945770 +Township of Burlington Water & Sewer, 851 Old York Road, Burlington, NJ 08016-3829
 515945771 Virtua Health, PO Box 6010, Bellmawr, NJ 08099-6010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm E-mail/Text: camanagement@mtb.com Aug 14 2019 00:16:26 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288
 515945759 EDI: RMCB.COM Aug 14 2019 03:28:00 American Medical Collection Agency, PO Box 1235,
 Elmsford, NY 10523-0935
 516044585 EDI: BL-BECKET.COM Aug 14 2019 03:28:00 Capital One, N.A., c o Becket and Lee LLP,
 PO Box 3001, Malvern, PA 19355-0701
 515945761 EDI: RCSFNBMARIN.COM Aug 14 2019 03:28:00 Credit One Bank, PO Box 60500,
 City Of Industry, CA 91716-0500
 516061175 EDI: IRS.COM Aug 14 2019 03:28:00 Dept of Treasury IRS, POB 7346,
 Philadelphia, PA 19101-7346
 516142802 EDI: RESURGENT.COM Aug 14 2019 03:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516015726 +E-mail/Text: camanagement@mtb.com Aug 14 2019 00:16:26 Lakeview Loan Servicing, LLC,
 C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 515945766 E-mail/Text: camanagement@mtb.com Aug 14 2019 00:16:26 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182
 516155549 +EDI: JEFFERSONCAP.COM Aug 14 2019 03:28:00 Premier Bankcard, Llc,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 515945767 +EDI: RESURGENT.COM Aug 14 2019 03:28:00 Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515945758 Albert Russo, Standing Chapter 13 Trustee
 aty* +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 516077540* CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 515945763* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 724,
 Springfield, NJ 07081-0724)
 515992381* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 515945769* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 23

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo		docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing, LLC	dcarlon@kmlawgroup.com,
		bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Debtor Kyle E. Hesson	kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Joint Debtor Tamiko P. Hesson	kfayette@kevinfayette.com
		TOTAL: 5